## State of Idaho

## DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor P.O. Box 83720 Boise, Idaho 83720-0043 Phone (208)334-4250 FAX # (208)334-4398 WILLIAM W. DEAL Director

## **NEWS RELEASE**

FOR IMMEDIATE RELEASE

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CONTACT: Tricia Carney 208-334-4312 tricia.carney@doi.idaho.gov cell 208-850-2342

## **Insurance Department Recovers Over \$4 Million for Idahoans**

BOISE ID (January 27, 2010) – The Idaho Department of Insurance recovered more than \$4 million for Idaho consumers in 2009. Consumer affairs officers helped hundreds of Idahoans settle disputes with insurance companies.

"Our staff has extensive background and experience in the insurance industry. They are highly qualified to assist Idahoans with concerns about insurance or insurance-related issues," said Department Director Bill Deal.

Complaints are received on all lines of insurance. In 2009, the majority of complaints involved health insurance (33%), and mainly concerned denied or improperly paid claims. Auto insurance issues accounted for 19% of complaints.

The Idaho Health Carrier External Review Act, effective January 1, 2010, will aid consumers in appealing health insurance claims denied by their insurance carriers as being medically unnecessary or investigational.

Information about the review process is available on the Department's Web site, <a href="www.doi.idaho.gov">www.doi.idaho.gov</a>. The appeal process is available for denied claims on policies written or renewed on or after January 1, 2010.

In 2009, consumer affairs staff answered over 8,000 telephone calls and numerous emails and other correspondence from consumers. Recoveries are based on additional claim payments, overturned denials of benefits, reinstatements of coverage, cancellation of policies with the return of consumers' money and various other reasons.

Idaho consumers are encouraged to contact the Department with questions or problems about their insurance by calling 334-4250 in Boise or 800-721-3272 toll-free statewide.